



INDICATIVE RATES APPLICABLE FOR TODAY

9-Sep-24

ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	GHS Mid-Rate
USD / GHS	15.2400	15.8900	15.5650
GBP / GHS	19.9004	20.8795	20.3899
EUR / GHS	16.7914	17.6300	17.2107
CNY / GHS	2.1388	2.3319	2.2353
JPY / GHS	0.1018	0.1158	0.1088

OFFSHORE (TRANSFER / INFLOW RATES)

	GHS BID	GHS OFFER	GHS Mid-Rate
USD / GHS	15.2400	15.8200	15.5300
GBP / GHS	19.9004	20.7875	20.3439
EUR / GHS	16.7914	17.5523	17.1719
ZAR / GHS	0.8439	0.8819	0.8629
CHF / GHS	18.1738	18.7250	18.4494
CNY / GHS	2.1388	2.3319	2.2353
JPY / GHS	0.1018	0.1138	0.1078
GHS / XOF	36.5639	40.5639	38.5639
GHS / NGN	102.7074	106.7074	104.7074

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID-RATE
EUR / USD	1.1018	1.1115	1.1067
GBP / USD	1.3058	1.3160	1.3109
EUR / GBP	0.8385	0.8512	0.8449
USD / ZAR	17.8609	17.9421	17.9015

OFFSHORE (TRANSFER / INFLOW CROSS RATES)

USD / ZAR	17.8609	17.9391	17.9000
EUR / USD	1.1018	1.1095	1.1057
GBP / USD	1.3058	1.3140	1.3099
EUR / GBP	0.8385	0.8497	0.8441
CNY / USD	0.1350	0.1474	0.1412

ZISA/ZIPA rate	6.00%
ZIRA rate	6.50%

T-Bill rates	
91- Day	23.00%
182-Day	25.10%
364-Day	26.10%
2 Year	
3 Year	
5 Year	

Call Deposits	
5,001 - 10,000	1.50%
10,001 - 50,000	2.00%
50,001 - 100,000	2.50%
100,001 - 500,000	3.00%
500,001 - 1,000,000	3.50%
1,000,001 - 3,000,000	4.50%
Above 3,000,000	5.00%

Zenith Fixed Deposits

Tenor	1m	2m	3m	6m	1y
GHS					
2,001 - 10,000	5.50%	6.00%	6.50%	6.75%	7.00%
10,001-50,000	6.00%	6.25%	6.75%	7.00%	7.25%
50,001 - 100,000	6.25%	6.50%	7.00%	7.25%	7.50%
100,001 -500,000	6.50%	7.00%	7.50%	7.75%	8.00%
500,001 -1,000,000	6.75%	8.00%	8.50%	8.75%	9.00%
Above 1,000,000	7.00%	8.50%	9.00%	9.25%	9.25%

GAB RATE	
USD / GHS	15.3450
EUR / GHS	17.0097
GBP / GHS	20.1488
ZAR / GHS	0.8589
CNY / GHS	2.1551
JPY / GHS	0.1078
GHS / NGN	104.7074
GHS / XOF	38.5639

PLEASE NOTE THAT THESE EXCHANGE RATES ARE INDICATIVE AND CAN ONLY BE USED TO PROCESS TRANSACTIONS UP TO USD 5000, EUR 5000 AND GBP 5000 . WE ADVISE THAT YOU CONTACT OUR TREASURY DEPARTMENT FOR FIRM QUOTES FOR TRANSACTIONS ABOVE THESE AMOUNTS.